

<b>UNITED STATES BANKRUPTCY COURT</b> <i>District of NEW JERSEY, CAMDEN, Division</i>	<b>VOLUNTARY PETITION</b>
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Name of Debtor (if Individual, enter Last, First, Middle) <b>Norman, Jr. James E.</b>	Name of the Joint Debtor (Spouse) (Last, First, Middle) <b>Norman, Alice</b>
All Other Names used by the Debtor in last 6 years (Include married, maiden and trade names)	All Other Names used by the Joint Debtor in last 6 years (Include married, maiden and trade names)
Social Security / Tax ID # (If more than one, state all) <b>000-00-5795</b>	Social Security / Tax ID # (If more than one, state all) <b>000-00-0572</b>
Street Address of Debtor (No. & street, city, state, zip) <b>668 Randolph Street</b>  <b>Camden</b> NJ08105	Street Address of Debtor (No. & street, city, state, zip) <b>668 Randolph Street</b> <b>Camden, NJ 08105</b>
County of Residence of Debtor or Principal Place of Business <b>Camden</b>	County of Residence of Debtor or Principal Place of Business <b>Camden</b>
Mailing Address of the Debtor (if different from street address)	Mailing Address of the Debtor (if different from street address)

Location of Principal Asset of Business Debtor  
(if different from street address above:)

### INFORMATION REGARDING THE DEBTOR (Check the Applicable Boxes)

#### VENUE (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than any other district.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

#### Type of Debtor (Check all boxes that apply)

- ☒ Individual      ☐ Railroad  
☐ Corporation      ☐ Stockbroker  
☐ Partnership      ☐ Commodity Broker  
☐ Other

#### Chapter or Section of Bankruptcy Code Under which the Petition is Filed

- (Check one box)
- ☐ 7 Liquidation      ☐ 11 Reorganization      ☒ 13 Debt Adjustment  
☐ 9 Municipal      ☐ 12 Farmer  
☐ Sec. 304 - Case ancillary to foreign proceeding

#### Nature of Debts (Check one box)

- ☒ Consumer      ☐ Business      ☐ Both

#### Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. Sec.101
- ☐ Debtor is and elects to be considered as small business under 11 U.S.C. Sec. 1121(e)(optional)

#### Filing Fee (Check one box)

- ☒ Full Filing Fee Attached
- ☐ Filing fee to be paid in installments (Applicable to individuals only)

Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See official Form No.3

#### Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be No funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-Over
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$10million	\$10million to \$50million	\$50million to \$100million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$10million	\$10million to \$50million	\$50million to \$100million
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

COURT USE ONLY

**Voluntary Petition**

Document

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Debtor  
**Norman, James**

PRIOR BANKRUPTCY CASES FILED WITHIN LAST 6 YEARS

Location Where filed <b>CAMDEN BANKRI</b>	Case Number: <b>02-18706/JHW</b>	Date filed:
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PENDING BANKRUPTCY CASE FILED BY SPOUSE, PARTNER, OR AFFILIATE

Name of Debtor: <b>NONE</b> District	Case Number: Relationship	Date filed: Judge:
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**Signatures****Signature of Debtor Individual**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If the petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under 7 of such title.

Debtor requests relief in accordance with the chapter of title 11 United States Code specified in this petition.

/S/ Norman, Jr. James E.

Date:

**Norman, Jr. James E.**

/S/ Alice Norman

Date:

**Alice Norman**

\_\_\_\_\_  
Telephone (if not represented by attorney)

**Signature of Attorney**

/S/ Brad J. Spiller, Esquire

Date:

**Brad J. Spiller, Esquire**

Address

**BarID: 1035**

**475 Whitehorse Pike**

**W. Collingswood, NJ 08106**

Telephone **856 541-8744**

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

\_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title Of Authorized Individual

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Exhibit A**

To be declared if the debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

[ ] Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

/S/ Brad J. Spiller, Esquire

Signature of Attorney

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

[ ] Yes, and Exhibit C is attached and made a part of this petition.

[ X ] No

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec 110, that I prepared this document for compensation, and I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Address

Name and Social Security Number of all other individuals who prepared or assisted in preparing this document. If more than one person prepared this document, attach additional sheets confirming to the appropriate official form for each person.

\_\_\_\_\_  
Signature of Authorized Individual

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. sec.110; 18 U.S.C. sec.156.

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR

Prior to the commencement of a case the clerk is required to provide individual debtor(s) whose debts are primarily consumer debts written notice indicating each Chapter of Title 11 under which said individual may proceed. (See Sec 342)

### NOTICE:

1. You are notified that as an individual with regular income, who on the date of the petition owned non-contingent, liquidated, unsecured debts of less than \$290,525.00 and non-contingent, liquidated, secured debts of less than \$871,550.00 and who is not a stock broker or commodity broker you may proceed under Chapter 13 and use future income to pay all or a portion of your existing debts.
2. You are eligible to proceed under Chapter 7 - Liquidation, whereby debts are eliminated and non-exempt assets are liquidated by the trustee for the benefit of your Creditors.
3. You are eligible to proceed under Chapter 11 - for debt reorganization.
4. You are eligible to proceed under Chapter 12 - if you are a family farmer with regular annual income.
5. You are not eligible to proceed under Chapter 9.
6. All general filing is subject to 11 USC Sec 109(f), 727(a)(8) and (9), and 707(b). Consult your attorney.

If you have any questions regarding the information contained in this notice, you should consult with your attorney.

CLERK OF THE COURT

### ACKNOWLEDGEMENT OF RECEIPT OF THIS NOTICE

We hereby certify that we have received and read the foregoing written Notice.

Executed on

Signature: /S/ Norman, Jr. James E.  
**Norman, Jr. James E.**

Signature: /S/ Alice Norman  
**Alice Norman**

IN RE: **Norman, James**  
**Norman, Alice**  
 Debtor

Case #:

## FORM 7. STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade or profession or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition filed.)

<<<<<<<<< Debtors >>>>>>>>>			
Year	<b>2000</b>	Amount	<b>29,616.00</b>
Source	<b>Est. Year Income</b>		
Year	<b>2001</b>	Amount	<b>29,616.00</b>
Source	<b>Est. Year Income</b>		
Year	<b>2002</b>	Amount	<b>19,744.00</b>
Source	<b>Est. Income To Date</b>		
<<<<<<<<< Spouse >>>>>>>>>			
Year	<b>2000</b>	Amount	<b>22,608.00</b>
Source	<b>Est. Year Income</b>		
Year	<b>2001</b>	Amount	<b>22,608.00</b>
Source	<b>Est. Year Income</b>		
Year	<b>2002</b>	Amount	<b>15,072.00</b>
Source	<b>Est. Income To Date</b>		

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or Chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

### 3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

0.00 0.00

b. List all payments within one year immediately preceding the commencement of case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

0.00 0.00

### 4. Suits and Administrative Proceedings, Executions, Granishments and Attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

IN RE: **Norman, James**  
**Norman, Alice**  
Debtor

Case #:

#### 5. Repossessions, Foreclosures, and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property by either or both spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

#### 6. Assignments and Receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouse whether or not a joint petition is filed, unless the spouse are separated and a joint petition is not filed.)

☒ NONE

a. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 13 must include information concerning property of either or both spouses Whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

**Brad J. Spiller, Esquire**

**475 Whitehorse Pike**

**W. Collingswood, NJ 08106**

**Fee Paid 806.00**

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

IN RE: **Norman, James**  
**Norman, Alice**  
Debtor

Case #:

**11. Closed financial accounts**

List all financial accounts and instruments held in the name of the debtor or for benefit of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed)

☒ NONE

**12. Safe deposit boxes**

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is filed.)

☒ NONE

**13. Setoffs**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouse are separated and a joint petition is not filed)

☒ NONE

**14. Property held for another person**

List all property owned by another person that the debtor holds or controls.

☒ NONE

**15. Prior address of debtor**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

**16. Spouses and Former Spouses**

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**(X) NONE**

NAME:

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other other medium, including, but not limited to, statutes or regulations regulating The cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substances, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

**(X) NONE**

SITE NAME AND ADDRESS:

NAME AND ADDRESS OF GOVERNMENTAL UNIT:

DATE OF NOTICE:

ENVIRONMENTAL LAW:

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice. (X) NONE

SITE NAME AND ADDRESS:

NAME AND ADDRESS OF GOVERNMENTAL UNIT:

DATE OF NOTICE:

ENVIRONMENTAL LAW:

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number. (X) NONE

NAME AND ADDRESS OF GOVERNMENTAL UNIT:

DOCKET NUMBER:

STATUS OR DISPOSITION:

**18. Nature, location and name of business**

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case. (X)NONE

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor as a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.



If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and the beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

NAME:

TAXPAYER ID NUMBER:

ADDRESS:

NATURE OF BUSINESS:

BEGINNING AND ENDING DATES:

- b. Identify any business listed in response to subdivision a., above that is “single asset real estate” as defined in 11 U.S.C. § 101. **(X) NONE**

NAME:

ADDRESS:

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation, a partner, other than a limited partner, of a partnership, a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

- a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME:

ADDRESS:

DATES SERVICES RENDERED:

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor. (X) NONE

NAME:

ADDRESS:

DATES SERVICES RENDERED:

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. (X) NONE

NAME:

ADDRESS:

- d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor. (X) NONE

NAME AND ADDRESS:

DATE ISSUED:

**20. Inventories**

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. (X) NONE

DATE OF INVENTORY:

INVENTORY SUPERVISOR:

DOLLAR AMOUNT OF INVENTORY:  
(Specify cost, market or other basis)

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. **(X) NONE**

DATES OF INVENTORY

NAME AND ADDRESS OF  
CUSTODIAN OF INVENTORY RECORDS:

**21. Current Partners, Officers**

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. **(X) NONE**

NAME AND ADDRESS:

NATURE OF INTEREST:

PERCENTAGE OF INTEREST:

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. **(X) NONE**

NAME AND ADDRESS:

TITLE:

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP:

**22. Former partners, officers, directors and shareholders**

- a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case. **(X) NONE**

NAME:

ADDRESS:

DATE OF WITHDRAWAL:

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case. **(X) NONE**

NAME AND ADDRESS:

TITLE:

DATE OF TERMINATION:

**23. Withdrawals from a partnership or distributions by a corporation**

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case. **(X) NONE**

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR:

DATE AND PURPOSE  
OF WITHDRAWAL:

AMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY:

**24. Tax Consolidation Group**

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes **(X) NONE**

of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION:  
TAXPAYER IDENTIFICATION NUMBER:

**25. Pension Funds**

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case. **(X) NONE**

NAME OF PENSION FUND:  
TAXPAYER IDENTIFICATION NUMBER:

. . . . .

IN RE: **Norman, James**  
**Norman, Alice**  
Debtor

Case #:

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date:

/s/ Norman, Jr. James E.

**Norman, Jr. James E.**

Date:

/s/ Alice Norman

**Alice Norman**

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. Sec (152) (3371)

IN RE: **Norman, James**  
**Norman, Alice**  
Debtor

Case #:

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Prejury at the end.

GENERAL INSTRUCTIONS:- Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Assets	Liabilities	Other
A-Real Property	Y	1	\$40,000.00		
B-Personal Property	Y	2	\$8,570.00		
C-Property Claimed as Exempt	Y	1			
D-Creditors Holding Secured Claims	Y	1		\$45,000.00	
E-Creditors Holding Unsecured Priority Claims	Y	1		\$2,725.54	
F-Creditors Holding Unsecured Non-Priority Claims	Y	2		\$23,492.75	
G-Executory Contracts & Unexpired Leases	Y	1			
H-Codebtors	Y	1			
I-Current Income of Individual Debtors	Y	1			\$4,091.29
J-Current Expenditures of Individual Debtors	Y	1			\$2,423.00
Total Number of Sheets of All Schedules		12			
Total of Assets			\$48,570.00		
Total of Liabilities				\$71,218.29	

**SCHEDULE A - REAL PROPERTY**

Description of Property & Location	Nature of Debtor Interest in Property and Equity	H.W.U.C.I	Current Market Value of Debtor's Interest in Property without Deducting any secured claim or Exemption	Amount of Secured Claim
<b>RESIDENCE</b> <b>668 Randolph Street</b> Memo purch: 1973 price: <b>\$15,000.00</b>	<b>\$(5,000.00)</b>	<b>J</b>	<b>\$40,000.00</b>	<b>\$45,000.00</b>

Total of all Real Property

**\$40,000.00**

(Report also on  
Summary of  
Schedules)



## SCHEDULE B - PERSONAL PROPERTY

ID	Type of Property Location of Property	None	Description of Property	H W J C I	Current Market Value of Debtor's Interest in Property without De- ducting any secured claim or Exemption
01	CASH ON HAND	None		N	
02	DEPOSITS AT BANK Commerce Bank		checking account	J	200.00
03	SECURITY DEPOSITS W/UTILITIES	None		N	
04	HOUSEHOLD GOODS 668 Randolph Street			J	3,000.00
05	BOOKS PICTURES, ETC. 668 Randolph Street			J	70.00
06	WEARING APPAREL 668 Randolph Street			J	1,500.00
07	FURS & JEWELRY 668 Randolph Street			J	500.00
08	FIREARMS, & HOBBY EQUIPMENT	None		N	
09	INTEREST IN INSURANCE POLICIES	None		N	
10	ANNUITIES	None		N	
11	INTEREST IN IRA, ERISA, KEOGH	None		N	
12	STOCKS INCORPORATED BUSINES	None		N	
13	INTEREST IN PARTNERSHIP ETC.	None		N	
14	GOVERNMENT CORPORATE BONDS	None		N	
15	ACCOUNTS RECEIVABLE	None		N	
16	ALIMONY, MAINTENANCE, SUPPOR	None		N	
17	OTHER LIQUIDATED DEBTS	None		N	
18	EQUITABLE & FUTURE INTERESTS	None		N	
19	CONT/NON-CONTINGENT INTEREST	None		N	
20	CONTIGENT LIQUIDATED CLAIMS	None		N	

21	PATENTS COPYRIGHTS ETC.	None	N	
22	LICENCES, FRANCHISES, ETC.	None	N	
23	AUTOMOBILES, TRUCKS, ETC.	1993 Chevrolet Lumina	J	2,000.00
	668 Randolph Street			
24	BOATS, MOTOTRS, ACCESSORIES	None	N	
25	AIRCRAFT & ACCESSORIES	None	N	
26	OFFICE EQPT. FURNISHING ETC.	None	N	
27	MACHINERY FIXTURES EQPT. ETC.	None	N	
28	INVENTORY	None	N	
29	ANIMALS	None	N	
30	CROPS-GROWING OR HARVESTED	None	N	
31	FARMING EQUIPMENT	None	N	
32	FARM SUPPLIES, CHEMICALS, ETC.	None	N	
33	OTHER PERSONAL PROP ANY KIND	2003 income tax refund	J	1,300.00
	668 Randolph Street			

Total of all Personal Property **\$8,570.00**

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

☒ 11 USC Sec 522(b)(1): Exemptions provided in 11 U.S.C. Sec 522(d). Note: These exemptions are available only in certain states.

☐ 11 USC Sec 522(b)(2): Exemptions available under nonbankruptcy federal laws, state or local laws where debtor's domicile has been located for the 180 days immediately preceding the filing of the petition or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent of the interest is exempt from the process under applicable nonbankruptcy laws.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property without Deducting Exemption
HOUSEHOLD GOODS	11 USC 522(d)(3)	3,000.00	3,000.00
BOOKS PICTURES, ETC.	11 USC 522(d)(5)	70.00	70.00
WEARING APPAREL	11 USC 522(d)(3)	1,500.00	1,500.00
FURS & JEWELRY	11 USC 522(d)(4)	500.00	500.00
AUTOMOBILES, TRUCKS, ETC. 1993 Chevrolet Lumina	11 USC 522(d)(2)	2,000.00	2,000.00
OTHER PERSONAL PROP ANY KIND 2003 income tax refund	11 USC 522(d)(5)	1,300.00	1,300.00

Total Amount Claimed Exempt **\$8,370.00**

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Acct	<b>10016184</b>	Value	<b>40,000.00</b>	Amount of Claim	<b>45,000.00</b>
Name	<b>Litton Loan</b>	Unsecured	<b>5,000.00</b>	Date Claim was Incurred	
	<b>4828 Loop Central Drive</b>	Collateral	<b>Real Estate</b>	What for	<b>HOME MORTGAGE</b>
	<b>Houston, TX 77081</b>			Nature	<b>JOINT</b>
				<input type="checkbox"/> Co-Debtors	
Memo	<b>full balance through the plan</b>			CUD <input type="radio"/> Contingent <input type="radio"/> Unliquidated <input type="radio"/> Disputed	

None of the above claims is contingent, disputed, unliquidated, subject to  
setoff, unless otherwise stated.

Total Secured Debt	<b>\$45,000.00</b>
Total Number of Secured Creditors	<b>1</b>

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extentions of credit in an involuntary case** Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec 507(a)(2).
- ☐ **Wages, salaries, and commissions** Wages, salaries, and commissions, including vacation, severance and sick leave pay owing to employees, and commissions owing to qualifying independent sales representatives up to \$4,650\* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec.507(a)(3).
- ☐ **Contributions to employee benefit plans** Money owned to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec.507(a)(4).
- ☐ **Certain farmers and fishermen** Claims of certain farmers and fisherman, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec.507(a)(5).
- ☐ **Deposits by individuals** Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec.507(a)(6).
- ☐ **Alimony, Maintenance, or Support** Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).
- ☐ **Taxes and certain other debts owed to governmental units** Taxes, customs duties, and penalties owing of federal, state, and local governmental units as set forth in 11 U.S.C. Sec.507(a)(8).
- ☐ **Commitment to Maintain the Capital of an Insure Depository Institution** Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec 507(a)(9).

\* Amount are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Acct: <b>080169352</b>	Amount Entitled to Priority	<b>501.84</b>
Name: <b>Camden County MUA</b>	Date Claim was Incurred	
<b>PO Box 1105</b>	Whatfor	<b>WATER &amp; SEWER</b>
<b>Bellmawr, NJ 08099-5105</b>	Nature	<b>JOINT</b>
		<input type="checkbox"/> CO-Debtors
Memo: <b>full through the plan</b>	CUD <input type="radio"/> Contingent <input type="radio"/> Unliquidated <input type="radio"/> Disputed	
Acct: <b>5795</b>	Amount Entitled to Priority	<b>2,223.70</b>
Name: <b>Internal Revenue Service</b>	Date Claim was Incurred	<b>2002</b>
<b>Special Procedures Branch</b>	Whatfor	<b>INCOME TAXES</b>
<b>PO Box 744</b>	Nature	<b>JOINT</b>
<b>Springfield, NJ 07081-0744</b>		<input type="checkbox"/> CO-Debtors
Memo: <b>full through the plan</b>	CUD <input type="radio"/> Contingent <input type="radio"/> Unliquidated <input type="radio"/> Disputed	

None of the above claims is contingent, disputed, unliquidated, subject to  
setoff, unless otherwise stated.

Total Unsecured Debt **\$2,725.54**  
Total Number of Unsecured Creditors **2**

## SCHEDULE F - CREDITORS HOLDING UNSECURED CLAIMS

[ ] Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Acct: 151405795 Amount of Claim 6,000.00  
Name: Fleet Date Claim was Incurred  
PO Box 6010 What for DEFICIENCY BALANCE  
Springfield, OH 45501 Nature JOINT  
☐ CO-Debtors

Memo: 0% to unsecured

CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: PD076533 Amount of Claim 162.50  
Name: Office Of The Public Defender Date Claim was Incurred  
CN 036 What for LEGAL FEES  
Trenton, NJ 08625 Nature JOINT  
☐ CO-Debtors

Memo: 0% to unsecured

CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 151405795 Amount of Claim 2,343.00  
Name: State Of New Jersey Date Claim was Incurred  
Dept. Of Labor What for OVERPMT. BENEFITS  
CN 951 Nature JOINT  
Trenton, NJ 08625-0951 ☐ CO-Debtors

Memo: 0% to unsecured

CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 20385-87/28230-88 Amount of Claim 4,737.25  
Name: State Of New Jersey Date Claim was Incurred  
PO Box 119 What for OVERPMT. BENEFITS  
Trenton, NJ 08623 Nature WIFE  
☐ CO-Debtors

Memo: 0% to unsecured  
judgment-lien to be avoided

CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: N66133836505502 Amount of Claim 250.00  
Name: State Of New Jersey AISC Date Claim was Incurred  
Surcharge Collections What for SURCHARGES  
CN 136 Nature JOINT  
Trenton, NJ 08666-0136 ☐ CO-Debtors

Memo: 0% to unsecured

CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

Acct: 51820990 Amount of Claim 10,000.00  
Name: United Jersey Bank Date Claim was Incurred  
Attn Farr Burke Gambacorta Wright What for MISC.  
211 Benigno Boulevard Nature JOINT  
Bellmawr NJ 08031 ☐ CO-Debtors

Memo: 0% to unsecured  
judgment-lien to be avoided

CUD ☐ Contingent ☐ Unliquidated ☐ Disputed

None of the above claims is contingent, disputed, unliquidated, subject to  
setoff, unless otherwise stated.

Total Unsecured Debt	<b>\$23,492.75</b>
Total Number of Creditors	<b>6</b>

**SCHEDULE**

**G - EXECUTORY CONTRACTS AND UNEXPIRED LE**

☐ Check this box if debtor has no executory contracts or unexpired leases.



**SCHEDULE H - CODEBTORS**

☐ Check this box if debtor has no codebtors.

Name & address of Codebtor

Name & address of Creditor

Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAME	AGE	RELATIONSHIP TO DEBTOR
<b>Married</b>	Dependent Names Withheld	<b>4</b>	<b>Grandson</b>

EMPLOYMENT	DEBTOR	SPOUSE
Occupation	<b>Warehouseman</b>	<b>Supervisor</b>
Name of Employer	<b>Reliable Tire Company</b>	<b>BPUM Child Development Company</b>
Length of Employment	<b>17 years</b>	
Address of Employer		

Income per Month	Debtor	Spouse
Gross Income per Month	<b>3,107.20</b>	<b>1,991.80</b>
Estimated Overtime	<b>0.00</b>	<b>0.00</b>
Subtotal	<b>3,107.20</b>	<b>1,991.80</b>
Less PAYROLL Deductions - (Information contained on Payroll stub)		
a. Withholding	<b>611.78</b>	<b>357.93</b>
b. Payroll Insurance	<b>0.00</b>	<b>0.00</b>
c. Credit Union	<b>0.00</b>	<b>0.00</b>
d. Union Due	<b>38.00</b>	<b>0.00</b>
e. Retirement	<b>0.00</b>	<b>0.00</b>
f. Other Deductions	<b>0.00</b>	<b>0.00</b>
Subtotal	<b>649.78</b>	<b>357.93</b>
Other Income	<b>2,457.42</b>	<b>1,633.87</b>
Business /Profession	<b>0.00</b>	<b>0.00</b>
Property	<b>0.00</b>	<b>0.00</b>
Interest	<b>0.00</b>	<b>0.00</b>
Social Security	<b>0.00</b>	<b>0.00</b>
Alimony for Debtor	<b>0.00</b>	<b>0.00</b>
Alimony for Dependents	<b>0.00</b>	<b>0.00</b>
Pension Plan	<b>0.00</b>	<b>0.00</b>
Other Income	<b>0.00</b>	<b>0.00</b>
Subtotal	<b>0.00</b>	<b>0.00</b>
TOTAL ESTIMATED INCOME		
CURRENT INCOME	<b>2,457.42</b>	<b>1,633.87</b>
TOTAL COMBINED MONTHLY INCOME		<b>\$4,091.29</b>

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually or annually to show monthly rate.

[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditure labeled "Spouse"

Rent or home mortgage payment	<input type="checkbox"/> Are real estate taxes included?	<input type="checkbox"/> Is property insurance included?	<b>0.00</b>
Utilities Electricity	<b>100.00</b>		
Gas/Oil	<b>100.00</b>		
Water	<b>50.00</b>		
Telephone	<b>100.00</b>		
Cable	<b>85.00</b>		
Sewer	<b>0.00</b>		
Trash	<b>0.00</b>		
Others	<b>0.00</b>	TOTAL Utilities	<b>435.00</b>
Home Maintenance (Repair and Upkeep)	<b>150.00</b>		
Food	<b>575.00</b>		
Clothing	<b>100.00</b>		
Laundry and Cleaning	<b>50.00</b>		
Medical, dental and medicine (uninsured)	<b>100.00</b>		
Transportation (not including auto payments)	<b>125.00</b>		
Recreation, clubs and entertainment	<b>50.00</b>		
Charitable contributions	<b>300.00</b>	TOTAL Other Expense	<b>1,450.00</b>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or Renter's	<b>0.00</b>		
Life	<b>0.00</b>		
Health	<b>0.00</b>		
Auto	<b>120.00</b>		
Other	<b>0.00</b>	TOTAL Insurance Expenses	<b>120.00</b>
Taxes (not deducted from wages or included in home mortgage payments)	<b>183.00</b>		
Installment payments: Auto	<b>0.00</b>		
Others	<b>0.00</b>		
	<b>0.00</b>		
Alimony, maintenance, or support payments	<b>0.00</b>		
Payments for support of addl. dependents not living at home	<b>0.00</b>		
Regular expenses of business/profession/farm	<b>0.00</b>		
Education (Including tuition and school books)	<b>0.00</b>		
Newspapers, periodicals and books	<b>35.00</b>		
Child's day care expenses	<b>200.00</b>		
Emergency expenses	<b>0.00</b>		
Misc. Payments	<b>0.00</b>		
	<b>0.00</b>	TOTAL Other Payments	<b>418.00</b>
TOTAL ESTIMATED CURRENT MONTHLY EXPENSES (Report also on Summary of Schedules) >>>>>>>			<b>\$2,423.00</b>
A. Total projected monthly income	<b>\$4,091.29</b>		
B. Total projected monthly expenses	<b>\$2,423.00</b>		
C. EXCESS INCOME (A-B)	<b>\$1,668.29</b>		
D. Total Amount to be paid into plan each Month.	<b>\$1,510.00</b>		

IN RE: **Norman, James**  
**Norman, Alice**  
Debtor

Case #:

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

We Norman, James and Norman, Alice declare

Under the penalty of perjury that we have read the foregoing schedule and any attachment, consisting of 13 sheets in all, and that they are true and correct to the best of our knowledge, information and belief.

Date: \_\_\_\_\_

/S/ Norman, Jr. James E.  
Signature **Norman, Jr. James E.**

Date \_\_\_\_\_

/S/ Alice Norman  
Signature **Alice Norman**

[ If joint case, both spouses must sign.]

### CERTIFICATION AND SIGNATURE OF NON ATTORNEY BANK PETITION PREPARER (see 11 U.S.C SEC 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. Sec 110, that I prepared this document for compensation, and that I have provided the debtor with the copy of this document.

\_\_\_\_\_  
Printed or Typed Name of the Bankruptcy Preparer

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Address

Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

\_\_\_\_\_  
Signature of Bankruptcy Preparer

\_\_\_\_\_  
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. Sec 156

IN RE: **Norman, James**  
**Norman, Alice**  
Debtor

Case #:

**STATEMENT PURSUANT TO SECTION 521(2)**  
**DEBTORS CONSOLIDATED STATEMENT OF INTENTIONS**

The Debtors intend to retain all property claimed exempt in Schedule C filed in this case.

**CREDITORS HOLDING SECURITY**

The Debtors intend the following with respect to the collateral that secures each claim of the Creditor(s) named below.

The performance of such intention will be accomplished within forty five (45) days of the date, of filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

☐ None

Acct: <b>10016184</b>	Value	<b>40,000.00</b>	Amount of Claim	<b>45,000.00</b>
Name: <b>Litton Loan</b>	Unsecured Amount	<b>5,000.00</b>	Date Claim was Incurred	
<b>4828 Loop Central Drive</b>	Whatfor	<b>HOME MORTGAGE</b>		
<b>Houston, TX 77081</b>	Nature			
	Collateral:	<b>Real Estate</b>		
Memo: <b>full balance through the plan</b>	Intention:	<b>RETAIN</b>		

Total Secured Debt	<b>45,000.00</b>
Total Number of Creditors	<b>1</b>

**STATEMENT PURSUANT TO SECTION 521(2)  
DEBTORS CONSOLIDATED STATEMENT OF INTENTIONS**

UNSWORN DECLARATION UNDER PENALTY OF PERJURY OF INDIVIDUAL TO SCHEDULE OF CONSUMER DEBTS SECURED BY PROPERTY OF THE ESTATE AND NOTICE OF INTENTION.

We the undersigned Petitioners declare under the penalty of perjury that we have read the foregoing Notice of Intentions with respect to secured debts and that it is true and correct to the best of our knowledge and information and belief.

Signed : /s/

**Norman, Jr. James E.**

/s/

**Alice Norman**

IN RE: **Norman, James**  
**Norman, Alice**  
Debtor

Case #:

**DISCLOSURE OF COMPENSATION**

The undersigned stated the following:

1. The undersigned is the Attorney for the Debtors in this case.
2. The compensation paid or agreed to be paid by the Debtor to the undersigned is **\$2,000.00** plus filing fee and costs of **\$194.00**
  - (a) for legal services rendered under paragraph 4,
  - (b) prior to filing this statement, Debtor has paid **\$806.00**
  - (c) the unpaid balance due and payable is **\$1,194.00**
3. **\$194.00** for the filing fee in this case has been paid.
4. The services rendered or to be rendered include the following:
  - (a) Analysis of the financial situation, and rendering advice and assistance to the Debtors in determining whether to file a petition under Title 11 of the United States Code.
  - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.
  - (c) Representation of the Debtors at the first meeting of creditors.
  - (d) Preparation of the creditors mailing list.
  - (e) Representation of the debtor(s) at the hearing on confirmation (if applicable)
5. All other services rendered including, but not limited to, representation in adversary proceeding, representation at motions to modify or lift stay, other extra services shall be at an hourly rate of **\$150.00** . These additional services shall be subject to and fixed by the order of the court.
6. The source of payments made by debtor to the undersigned was from earnings/fixed income and compensation for services performed.  
The source of payments to be made by the debtor to the undersigned for the unpaid balance remaining, if any, will be from earnings/fixed income for services performed.
7. The undersigned has received no transfer, assignment or pledge of property except as herein stated.
8. The undersigned has not shared or agreed to share with any other person, other than with members of the undersigned's law firm, any compensation paid or to be paid.
9. The undersigned certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors in this bankruptcy proceedings.

Executed on:

Signature: /s/ Brad J. Spiller, Esquire  
**Brad J. Spiller, Esquire** Court ID

Address

**475 Whitehorse Pike**  
**W. Collingswood, NJ 08106**

Tele: **856 541-8744** BarID: 1035

Camden County MUA  
080169352  
PO Box 1105  
Bellmawr, NJ 08099-5105

Fleet  
151405795  
PO Box 6010  
Springfield, OH 45501

Internal Revenue Service  
5795  
Special Procedures Branch  
PO Box 744  
Springfield, NJ 07081-0744

Litton Loan  
10016184  
4828 Loop Central Drive  
Houston, TX 77081

Office Of The Public Defender  
PD076533  
CN 036  
Trenton, NJ 08625

State Of New Jersey  
151405795  
Dept. Of Labor  
CN 951  
Trenton, NJ 08625-0951

State Of New Jersey  
20385-87/28230-88  
PO Box 119  
Trenton, NJ 08623



State Of New Jersey AISC  
N66133836505502  
Surcharge Collections  
CN 136  
Trenton, NJ 08666-0136

United Jersey Bank  
51820990  
Attn Farr Burke Gambacorta Wright  
211 Benigno Boulevard  
Bellmawr NJ 08031